B18 (Official Form 18) (12/07)

United States Bankruptcy Court

District of Arizona

Case No. 2:10−bk−06926−RTBP

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):
JAMES HENRY INGERICK
6470 N SNOWFLAKE DR
FLAGSTAFF, AZ 86004

Social Security / Individual Taxpayer ID No.:
xxx−xx−9970

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 7/6/10

Redfield T. Baum PCT Sr.
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

a. Debts for most taxes;

b. Debts incurred to pay nondischargeable taxes;

c. Debts that are domestic support obligations;

d. Debts for most student loans;

e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;

f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;

g. Some debts which were not properly listed by the debtor;

h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;

i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and

j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

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District/off: 0970-2          User: admin              Page 1 of 1             Date Rcvd: Jul 06, 2010
Case: 10-06926                Form ID: b18             Total Noticed: 13

The following entities were noticed by first class mail on Jul 08, 2010.
db           +JAMES HENRY INGERICK,   6470 N SNOWFLAKE DR,   FLAGSTAFF, AZ 86004-2636
9000673      +AURORA LOAN SERVICING,   10350 PARK MEADOWS DR.,   LITTLETON CO 80124-6800
9000678       NOTEWORLD/1ST AMERICAN TITLE,   403 N. AGGASI ST.,   FLAGSTAFF AZ 86001
9000680       WELLS FARGO FINANCIAL,   P.O. BOX 98791,   LAS VEGAS NV 89193-8791

The following entities were noticed by electronic transmission on Jul 06, 2010.
tr           +EDI: QLJWARFIELD.COM Jul 06 2010 19:23:00     LAWRENCE J. WARFIELD,   P.O. BOX 14647,
               SCOTTSDALE, AZ 85267-4647
smg           EDI: AZDEPREV.COM Jul 06 2010 19:23:00     AZ DEPARTMENT OF REVENUE,   BANKRUPTCY & LITIGATION,
               1600 W. MONROE, 7TH FL.,   PHOENIX, AZ  85007-2650
9000672       EDI: CITICORP.COM Jul 06 2010 19:23:00     AT&T UNIVERSAL CARD,   P.O. BOX 182564,
               COLUMBUS OH 43218-2564
9000674       EDI: CAPITALONE.COM Jul 06 2010 19:23:00     CAPITAL ONE BANK,   P.O. BOX 60599,
               CITY OF INDUSTRY CA 91716-0599
9000675      +EDI: CHASE.COM Jul 06 2010 19:18:00     CHASE CARD SERVICES,   P.O. BOX 659409,
               SAN ANTONIO TX 78265-9409
9000676       EDI: GMACFS.COM Jul 06 2010 19:23:00     GMAC,   P.O. BOX 78234,   PHOENIX AZ 85062-8234
9125406      +EDI: GMACFS.COM Jul 06 2010 19:23:00     GMAC,   P O Box 130424,   Roseville, MN 55113-0004
9000677       EDI: IRS.COM Jul 06 2010 19:23:00     INTERNAL REVENUE SERVICE,   PO BOX 105416,
               ATLANTA GA 30348-5416
9000679       EDI: WTRRNBANK.COM Jul 06 2010 19:18:00     TARGET NATIONAL BANK,   P.O. BOX 59317,
               MINNEAPOLIS MN 55459-0317
                                                                                                   TOTAL: 9

           ***** BYPASSED RECIPIENTS *****
NONE.                                                                                              TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.
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I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 08, 2010 **Signature:** Joseph Speetjens